

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with
D.N.J.LBR 9004-1

STEWART LEGAL GROUP, P.L.
Formed in the State of Florida
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Attorney for The Money Source Inc.

In re:

Denise M. Finch
aka Denise Finch

Debtor.

Chapter 13

Case No. 19-23249-ABA

Judge Andrew B. Altenburg Jr.

**CERTIFICATION OF CREDITOR REGARDING POST PETITION
PAYMENT HISTORY (NOTE AND MORTGAGE DATED 9/25/2014)**

Cindy Cowden, employed as Vice President by
The Money Source Inc. hereby certifies the following:

Recorded on 10/31/2014 in Gloucester County, in Book 14120 at Page 340

Property Address: 130 West Elm Avenue, Mantua, New Jersey 08051

Mortgage Holder: The Money Source Inc.

Mortgagor(s)/ Debtor(s): Denise M Finch aka Denise Finch

POST-PETITION PAYMENTS (Petition filed on 7/8/2019)

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
1. SEE ATTACHED PAYMENT HISTORY					

TOTAL POST-PETITION PAST DUE PER ORDER CURING POST-PETITION ARREARS &
RESOLVING MOTION FOR RELIEF FROM STAY (Doc. No. 28): \$5,291.69

I certify under penalty of perjury that the above is true.

Date: _____

November 28, 2022



Signature

Cindy Cowden

BVW FILE #	2225-N-1821	TOTAL DUE UNDER AO TO DATE	\$ 52,067.74	TOTAL RECEIVED	\$ 46,776.05	BALANCE DUE	\$ 5,291.69	Admin:
AGREED ORDER TERMS:		Post Petition start date per AO: 06/01/2020			SMO start / end dates:		5/31/2020	5/31/2020
WHAT DEBTOR SHOULD HAVE PAID AS OF TODAY		TTL DUE	# MO PMTS	\$\$	# MO PMTS	\$\$	# MO PMTS	\$\$
	REG PMTS	\$ 40,802.76	5	\$ 1,692.92	12	\$ 1,699.05	7	\$ 1,707.08
	REG PMTS	\$ 10,264.98	6	\$ 1,710.83	0	\$ -	0	\$ -
	LUMP SUM PMT	\$ 1,000.00	1	\$ 1,000.00	0	\$ -	0	\$ -
	LC DUE	\$ -	0	\$ -	0	\$ -	0	\$ -
	ATTY DUE	\$ -						
	MISC DUE	\$ -						
	TOTAL DUE	\$ 52,067.74						

DATE	AO/SMO FUNDS RECEIVED	DATE	FUNDS RECEIVED	DATE	FUNDS RECEIVED	DATE	FUNDS RECEIVED	DATE	FUNDS RECEIVED
6/11/2020	\$ 1,000.00	5/18/2021	\$ 900.00	5/23/2022	\$ 800.00		\$ -		\$ -
6/18/2020	\$ 980.00	6/7/2021	\$ 800.00	6/14/2022	\$ 900.00		\$ -		\$ -
7/9/2020	\$ 950.00	6/21/2021	\$ 600.00	6/21/2022	\$ 900.00		\$ -		\$ -
7/23/2020	\$ 960.00	7/23/2021	\$ 1,100.00	7/13/2022	\$ 850.00		\$ -		\$ -
8/6/2020	\$ 820.00	7/29/2021	\$ 900.00	7/22/2022	\$ 900.00		\$ -		\$ -
8/14/2020	\$ 900.00	8/16/2021	\$ 860.00	8/4/2022	\$ 900.00		\$ -		\$ -
9/11/2020	\$ 900.00	8/30/2021	\$ 850.00	9/28/2022	\$ 850.00		\$ -		\$ -
9/22/2020	\$ 880.00	9/17/2021	\$ 830.00	10/12/2022	\$ 850.00		\$ -		\$ -
9/25/2020	\$ 800.00	9/21/2021	\$ 850.00		\$ -		\$ -		\$ -
10/20/2020	\$ 850.00	10/8/2021	\$ 900.00		\$ -		\$ -		\$ -
10/21/2020	\$ 850.00	11/5/2021	\$ 1,800.00		\$ -		\$ -		\$ -
11/18/2020	\$ 850.00	11/22/2021	\$ 800.00		\$ -		\$ -		\$ -
11/30/2020	\$ 800.00	12/14/2021	\$ 870.00		\$ -		\$ -		\$ -
12/8/2020	\$ 840.00	1/19/2022	\$ 2,500.00		\$ -		\$ -		\$ -
12/28/2020	\$ 800.00	2/22/2022	\$ 900.00		\$ -		\$ -		\$ -
1/27/2021	\$ 800.00	3/3/2022	\$ 900.00		\$ -		\$ -		\$ -
2/4/2021	\$ 800.00	3/4/2022	\$ 900.00		\$ -		\$ -		\$ -
2/16/2021	\$ 960.00	3/18/2022	\$ 850.00		\$ -		\$ -		\$ -
3/2/2021	\$ 1,706.05	4/1/2022	\$ 900.00		\$ -		\$ -		\$ -
4/2/2021	\$ 770.00	4/21/2022	\$ 900.00		\$ -		\$ -		\$ -
5/10/2021	\$ 800.00	5/2/2022	\$ 900.00		\$ -		\$ -		\$ -
TOTAL	\$ 19,016.05	TOTAL	\$ 20,810.00	TOTAL	\$ 6,950.00	TOTAL	\$ -	TOTAL	\$ -

Creditor: The Money Source Inc.
 Debtor: Denise M. Finch
 Case No.: 19-23249-ABA
 Loan No.: xxxx9867
 Our File No.: 2225-N-1821
 Collateral: 130 W Elm Avenue
 Mantua, New Jersey 08051

PAYMENTS RECEIVED
 Loan Status as of November 17, 2022

<u>Date Received</u>	<u>DR#</u>	<u>Amount Received</u>	<u>Due Date</u>	<u>Amount Due</u>	<u>DT</u>	<u>NSF/Late Charges Paid</u>	<u>Paid Over/Short</u>	<u>Description</u>
Regular Payments								
01/31/2020	1	\$0.00	01/01/2020	\$1,692.92	R		(\$1,692.92)	
02/29/2020	1	\$0.00	02/01/2020	\$1,692.92	R		(\$1,692.92)	
03/31/2020	1	\$0.00	03/01/2020	\$1,692.92	R		(\$1,692.92)	
04/30/2020	1	\$0.00	04/01/2020	\$1,692.92	R		(\$1,692.92)	
05/31/2020	1	\$0.00	05/01/2020	\$1,692.92	R	(\$1,065.40)	(\$627.52)	
06/10/2020	1	\$0.00	06/01/2020	\$1,692.92	R	(\$6,399.20)	\$4,706.28	SMO eod inc 1/20-5/20 pyts, - inst, 2b pd via plan
06/11/2020	1	\$1,000.00					\$1,000.00	inst
06/18/2020	1	\$980.00					\$980.00	
07/09/2020	2	\$950.00	07/01/2020	\$1,692.92	R		(\$742.92)	6/20
07/23/2020	1	\$960.00					\$960.00	
08/06/2020	1	\$820.00	08/01/2020	\$1,692.92	R		(\$872.92)	7/20
08/14/2020	1	\$900.00					\$900.00	
09/11/2020	1	\$900.00	09/01/2020	\$1,692.92	R		(\$792.92)	8/20
09/22/2020	1	\$880.00					\$880.00	
09/25/2020	1	\$800.00					\$800.00	9/20
10/20/2020	1	\$850.00	10/01/2020	\$1,692.92	R		(\$842.92)	
10/21/2020	1	\$850.00					\$850.00	10/20
11/18/2020	1	\$850.00	11/01/2020	\$1,699.05	R		(\$849.05)	
11/30/2020	1	\$800.00					\$800.00	11/20
12/08/2020	1	\$840.00	12/01/2020	\$1,699.05	R		(\$859.05)	
12/28/2020	1	\$800.00					\$800.00	12/20
01/27/2021	1	\$800.00	01/01/2021	\$1,699.05	R		(\$899.05)	
02/04/2021	1	\$800.00	02/01/2021	\$1,699.05	R		(\$899.05)	1/21
02/16/2021	1	\$960.00					\$960.00	
03/02/2021	1	\$1,706.05	03/01/2021	\$1,699.05	R		\$7.00	2/21
04/02/2021	1	\$770.00	04/01/2021	\$1,699.05	R		(\$929.05)	3/21
05/10/2021	1	\$800.00	05/01/2021	\$1,699.05	R		(\$899.05)	
05/18/2021	1	\$900.00					\$900.00	4/21
06/07/2021	1	\$800.00	06/01/2021	\$1,699.05	R		(\$899.05)	
06/21/2021	1	\$600.00					\$600.00	
07/23/2021	1	\$1,100.00	07/01/2021	\$1,699.05	R		(\$599.05)	5/21
07/29/2021	1	\$900.00					\$900.00	6/21
08/16/2021	1	\$860.00	08/01/2021	\$1,699.05	R		(\$839.05)	
08/30/2021	1	\$850.00					\$850.00	7/21
09/17/2021	1	\$830.00	09/01/2021	\$1,699.05	R		(\$869.05)	
09/21/2021	1	\$850.00					\$850.00	8/21
10/08/2021	1	\$900.00	10/01/2021	\$1,699.05	R		(\$799.05)	
11/05/2021	1	\$1,800.00	11/01/2021	\$1,707.08	R		\$92.92	9/21
11/22/2021	1	\$800.00					\$800.00	10/21
12/14/2021	1	\$870.00	12/01/2021	\$1,707.08	R		(\$837.08)	
01/19/2022	1	\$2,500.00	01/01/2022	\$1,707.08	R		\$792.92	11/21-12/21
02/22/2022	1	\$900.00	02/01/2022	\$1,707.08	R		(\$807.08)	
03/03/2022	1	\$900.00					\$900.00	1/22
03/04/2022	1	\$900.00	03/01/2022	\$1,707.08	R		(\$807.08)	
03/18/2022	1	\$850.00					\$850.00	2/22
04/01/2022	1	\$900.00	04/01/2022	\$1,707.08	R		(\$807.08)	

Case 19-23249-ABA Doc 35 Filed 11/28/22 Entered 11/28/22 18:35:43 Desc Main Document Page 5 of 7									
04/21/2022	1	\$900.00					\$900.00		3/22
05/02/2022	1	\$900.00					\$900.00		
05/23/2022	1	\$800.00	05/01/2022	\$1,707.08	R		(\$907.08)		4/22
06/14/2022	1	\$900.00	06/01/2022	\$1,710.83	R		(\$810.83)		
06/21/2022	1	\$900.00					\$900.00		5/22
07/13/2022	1	\$850.00	07/01/2022	\$1,710.83	R		(\$860.83)		
07/22/2022	1	\$900.00					\$900.00		6/22
08/04/2022	1	\$900.00	08/01/2022	\$1,710.83	R		(\$810.83)		
09/28/2022	1	\$850.00	09/01/2022	\$1,710.83	R		(\$860.83)		7/22
10/12/2022	1	\$850.00	10/01/2022	\$1,710.83	R		(\$860.83)		
11/17/2022	1	\$0.00	11/01/2022	\$1,710.83	R		(\$1,710.83)		
11/17/2022	2	\$0.00					\$0.00		post-due 8/22 w/\$1551.63 susp
Total:		\$46,776.05		\$59,532.34		(\$7,464.60)	(\$5,291.69)		

Creditor: The Money Source Inc.
 Debtor: Denise M. Finch
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Trustee Payments								
06/16/2020	1	\$637.25					\$0.00	
07/09/2020	1	\$691.50					\$0.00	
08/21/2020	1	\$774.48					\$0.00	
09/15/2020	1	\$774.48					\$0.00	
10/16/2020	1	\$774.48					\$0.00	
11/20/2020	1	\$1,154.16					\$0.00	
12/29/2020	1	\$769.44					\$0.00	
02/05/2021	1	\$769.44					\$0.00	
03/08/2021	1	\$769.44					\$0.00	
03/08/2021	2	\$769.44					\$0.00	
04/12/2021	1	\$1,154.16					\$0.00	
05/10/2021	2	\$769.44					\$0.00	
06/07/2021	2	\$769.44					\$0.00	
07/16/2021	1	\$769.44					\$0.00	
09/07/2021	1	\$384.72					\$0.00	
09/09/2021	1	\$1,154.16					\$0.00	
10/12/2021	1	\$1,154.16					\$0.00	
11/09/2021	1	\$769.44					\$0.00	
12/07/2021	1	\$769.44					\$0.00	
01/13/2022	1	\$769.44					\$0.00	
02/16/2022	1	\$769.44					\$0.00	
03/17/2022	1	\$769.44					\$0.00	
04/19/2022	1	\$1,154.16					\$0.00	
05/16/2022	1	\$769.44					\$0.00	
06/25/2022	1	\$769.44					\$0.00	
07/19/2022	1	\$769.44					\$0.00	
08/19/2022	1	\$1,154.16					\$0.00	
09/21/2022	1	\$769.44					\$0.00	
10/17/2022	1	\$769.44					\$0.00	
11/15/2022	1	\$767.76					\$0.00	
Total		\$24,810.11		\$0.00		\$0.00	\$0.00	

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<u>Date Received</u>	<u>DR#</u>	<u>Amount Received</u>	<u>Due Date</u>	<u>Amount Due</u>	<u>DT</u>	<u>NSF/Late Charges Paid</u>	<u>Paid Over/Short</u>	<u>Description</u>
Grand Totals		\$71,586.16		\$59,532.34		(\$7,464.60)	(\$5,291.69)	